

<i>SERFF Tracking Number:</i>	<i>MUTM-126433684</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>44407</i>
<i>Company Tracking Number:</i>	<i>KAREN HOWLAND</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long-Term Care Advertising - ML11838</i>		
<i>Project Name/Number:</i>	<i>Long-Term Care Advertising/ML11838</i>		

## Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long-Term Care Advertising - ML11838    SERFF Tr Num: MUTM-126433684    State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-  
Disapproved

State Tr Num: 44407

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: KAREN HOWLAND

State Status: Disapproved-Closed

Filing Type: Advertisement

Author: Karen Howland

Reviewer(s): Marie Bennett

Date Submitted: 12/28/2009

Disposition Date: 06/14/2010

Disposition Status: Disapproved

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Long-Term Care Advertising

Project Number: ML11838

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/14/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/14/2010

Created By: Karen Howland

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Karen Howland

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

ML11838

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

SERFF Tracking Number: MUTM-126433684 State: Arkansas  
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Company Tracking Number: KAREN HOWLAND  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long-Term Care Advertising - ML11838  
Project Name/Number: Long-Term Care Advertising/ML11838

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole  
Product and Advertising Compliance Consultant  
Regulatory Affairs  
Phone: 402-351-2476  
Fax: 402-351-5298  
E-mail: advfilings@mutualofomaha.com

kh

## Company and Contact

### Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com  
Consultant  
Regulatory Affairs 402-351-2476 [Phone]  
Mutual of Omaha Plaza 402-351-5298 [FAX]  
Omaha, NE 68175

### Filing Company Information

Mutual of Omaha Insurance Company	CoCode: 71412	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Health Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6420 ext. [Phone]	FEIN Number: 47-0246511	

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation:

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$25.00	12/28/2009	33129103

SERFF Tracking Number:	MUTM-126433684	State:	Arkansas
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Marie Bennett	06/14/2010	06/14/2010
Objection Letters and Response Letters			

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	03/10/2010	03/10/2010			
Industry						
Response						

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
OBJECTION LETTER	Note To Filer	Marie Bennett	05/12/2010	05/12/2010

<i>SERFF Tracking Number:</i>	<i>MUTM-126433684</i>	<i>State:</i>	<i>Arkansas</i>
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## **Disposition**

Disposition Date: 06/14/2010

Implementation Date:

Status: Disapproved

Comment: SINCE A RESPONSE WAS NOT RECEIVED TO OUR OBJECTION LETTER NOR THE NOTE TO FILER, THE REFERENCED ADVERTISEMENT IS DISAPPROVED FOR USE IN ARKANSAS.

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Memorandum of Variability		Yes
<b>Form</b>	Prospecting Letter		Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 03/10/2010  
Submitted Date 03/10/2010  
Respond By Date 04/09/2010

Dear Carly Cole,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Prospecting Letter, ML11838 (Form)

Comment: Comment: State in the advertising piece that the consumer must meet all Medicaid eligibility requirements including income limits.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

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**Note To Filer**

**Created By:**

Marie Bennett on 05/12/2010 03:33 PM

**Last Edited By:**

Marie Bennett

**Submitted On:**

06/14/2010 01:33 PM

**Subject:**

OBJECTION LETTER

**Comments:**

TO DATE, WE HAVE NOT RECEIVED A RESPONSE TO OUR OBJECTION. DO YOU WISH TO WITHDRAW THIS FILING? IF WE DO NOT HAVE A RESPONSE BY 5/12/10, THE FILING WILL BE DISAPPROVED.



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## Form Schedule

Lead Form Number: ML11838

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ML11838	Advertising Prospecting Letter	Initial		0.000	ML11838.pdf

## What's all the talk about long-term care partnerships?

You've probably heard people talking about a long-term care partnership program in our state. This partnership between the state and private insurance companies is designed to encourage citizens to take personal responsibility for their retirement planning because the future of public support through Medicaid is uncertain.

Here's how it works: The long-term care partnership program allows Medicaid and private long-term care insurance companies to work together to provide benefits for covered long-term care services while helping people protect the assets they worked a lifetime to accumulate. What does this mean for you?

- When you purchase a long-term care insurance policy that meets the state's guidelines, you will be allowed to protect a portion of the assets you might otherwise have to "spend down" to meet Medicaid eligibility requirements.
- Asset protection is on a dollar-for-dollar basis. That means if you purchase a long-term care insurance policy that pays \$100,000 in benefits, you will be allowed to keep \$100,000 in personal assets and still be eligible for Medicaid.
- Your long-term care insurance policy pays first. After all benefits have been paid under your policy, you may be allowed to transition to Medicaid.

## Ensuring you receive accurate information

In order to ensure people receive accurate, up-to-date information on this important issue, the state requires insurance agents to complete a special training course and periodic refresher courses in order to market long-term care insurance policies to their clients.

I'm pleased to report that I have completed the training and can assist you with your long-term care insurance needs. If you would like more information about how our state's partnership program may benefit you, please call me. I'll be happy to provide a no-cost review of your long-term care options.

Sincerely,

[Agent name]

[Agent Phone number]

[Agent Email]

This is a solicitation of insurance. Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001. Policy forms: LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent) In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID, In NY: LTC09M-NY, LTC09M-AG-NY, LTC09M-5ML-NY, LTC09M-10ML-NY, In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK, In OR: LTC09M-[AG, -5ML, -10ML]-OR, In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA, In TX: LTC09M-TX, LTC09M-AG-TX, LTC09M-5ML-TX, LTC09M-10ML-TX, In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA. These policies have exceptions, limitations and reductions. You may be contacted by telephone by an insurance agent.

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b>	Memorandum of Variability	
<b>Comments:</b>		
<b>Attachment:</b>		
VM-ML11838.pdf		

## VARIABLE MATERIAL FOR ADVERTISING FORM ML11838

*The following information in the aforementioned advertisement is bracketed to denote variable material.*

### Section

[Agent Name] [Agent Phone Number]  
[Agent Email]

### Explanation

Agent name sending the letter. Agent Phone  
Number will be the agent's phone number.  
Agent Email will be the agent's email address.